

**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MISSOURI
SOUTHERN DIVISION**

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|---|---|-----------------|
| RALPH LLOYD, |) | |
| |) | |
| Plaintiff, |) | |
| |) | |
| v. |) | Case No: |
| |) | |
| |) | |
| ONEBEACON INSURANCE COMPANY, |) | |
| |) | |
| Defendant. |) | |

COMPLAINT FOR BREACH OF CONTRACT

COMES NOW Plaintiff Ralph Lloyd (Plaintiff), by and through his attorneys Corbett Law Firm, P.C., and for his complaint against Defendant OneBeacon Insurance Company (Defendant), alleges:

1. This is a civil action seeking damages for breach of contract.
2. This Court has jurisdiction under 28 U.S.C. § 1332. Plaintiff is a citizen of Missouri. Defendant is a corporation incorporated under the laws of Pennsylvania with its principal place of business in Pennsylvania. The amount in controversy, without interest and costs, exceeds the sum or value specified by 28 U.S.C. § 1332.
3. Prior to August 20, 2012 Defendant and Plaintiff entered into a contract for an Occupational Accident Insurance Policy (Contract).

4. On August 20, 2012 Plaintiff was injured (Incident.)
5. At the time of the Incident, Plaintiff was covered under the Contract.
6. All conditions precedent to Defendant's obligation under said Contract have occurred or have been performed, or the occurrence, or performance, or both, of the conditions precedent have been excused by Defendant's breach of said Contract;
7. Defendant has breached the Contract by failing to pay damages which Plaintiff is legally entitled to recover from it because of damages he sustained as a result of the Incident.
8. As a result of Defendant's breach referred to herein, Plaintiff has sustained damages including, but not limited to;
 - a. Medical Bills,
 - b. Temporary Total Disability Benefits,
 - c. Continuous Total Disability Benefits.
9. Defendant has unfairly, unreasonably and vexatiously failed and refused to pay Plaintiff the fair amount of his damages, therefore Plaintiff is entitled to penalties and attorneys' fees pursuant to §375.420 RSMo.;

DEMAND FOR JURY TRIAL

Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff demands trial by jury in this action of all issues so triable.

WHEREFORE Plaintiff prays for judgment against Defendant in such sum as is fair and reasonable, interest at the legal rate from the date of judgment, attorneys' fees, vexatious penalties, for his costs of action incurred herein, and for such other and further relief as is just and proper.

CORBETT LAW FIRM, P.C.

By: /s/ Matthew W. Corbett
Matthew W. Corbett
Missouri Bar Number 57633
2015 East Phelps Street
Springfield, Missouri 65802
417.866.6665
417.866.6699 Fax
mcorbett@corbettlawfirm.com
Attorneys for Plaintiff